

The Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment to deposit Account No. 50-0289.

Respectfully submitted,

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"VERSION WITH MARKINGS TO SHOW CHANGES MADE."

In the Specification:

Paragraph beginning at line 22 of page 4 has been amended as follows:

Fig. 2[i]h is a flow diagram illustrating an exemplary encryption routine according to the invention;

Paragraph beginning at line 16 of page 5 has been amended as follows:

Figs. 6a-6[e]d are various perspective views of a hybrid reader unit which may be incorporated in a transaction terminal according to the invention;